

Sample Request for Loan Information for Use in Proposing a Loss mitigation Plan

If you are proceeding without the assistance of a credit counselor or a lawyer, then an early step you can take on your own behalf is to ask the loan servicer for information that will be helpful to you in proposing a loss mitigation plan.

Send all letters by certified mail and keep the receipt.

If the loan servicer does not respond to this letter, then send a "qualified written request" for information under the Real Estate Settlement Procedures Act (a sample is provided elsewhere on this same web site).

Caution: The letter provided is for illustration only; you must compose your own letter; this is only to show you what one might look like. The accompanying Request for Loan Information is based on a sample provided by the National Consumer Law Center.

Notice: Prepared by Legal Aid Society • 416 W. Muhammad Ali Blvd., Suite 300 • Louisville, KY 40202 • (502) 584-1254. March 2007. We provide this information as a public service. It is not legal advice. Sometimes the laws change. We cannot promise that this information is always up-to-date and correct. By providing this information, we are not acting as your lawyer. Always consult a lawyer, if you can, before taking legal action.

TO: Giant Mortgage Company, NA
[Address]
Attention: Loss Mitigation Department

RE: Account No: 1234567
Borrowers: George and Wanda Borrower
Property Address: [Address]

REQUEST FOR LOAN INFORMATION

Dear Sir or Madam:

Please supply information about our above referenced mortgage account. The information will be used to help us propose a loss mitigation plan, if possible. We request that you fill out the Request for Loan Information which accompanies this letter. Please return it to us by fax (502-555-0000) before Friday, April 4, 2008.

Thank you for your prompt response this request. We are interested in generating a proposal in the best interest of all concerned.

Sincerely,

George and Wanda Borrower
Phone: [Phone Number]

**REQUEST FOR LOAN INFORMATION
FROM LOAN SERVICER
(This Form Provided by the National Consumer Law Center)**

Borrower(s) _____
Loan #: _____

Address _____

Mortgage Investor: _____

Investor Loan #: _____

Mortgage Insurance Company: _____

Loan Payment Info:

Current Interest Rate: _____ %

Monthly Principal & Interest Payment: _____

Monthly Escrow Payment: _____

Total Monthly Mortgage Payment: _____

Amount of Arrears:

Due for (Earliest unpaid installment): _____

Late Charges Due: _____

Foreclosure Fees & Costs Due:
(itemize all charges) _____

Other Unpaid Charges: _____

Balance in Suspense Account: _____

TOTAL ARREARS (as of _____) \$ _____

Total Balance Due on Loan:

Unpaid Principal Balance: _____

Past Due Interest: _____

Unpaid Escrow: _____

TOTAL AMOUNT DUE ON LOAN (PAY-OFF)
(as of _____) \$ _____

Per Diem Interest: _____

Date of Most Recent BPO/Appraisal: _____ Value: _____

Other Comments:

FORECLOSURE STATUS: _____

SALE DATE (IF SCHEDULED): _____